

<b>Information to identify the case:</b>			
Debtor 1	<b>Robert J. Lyons</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>19-28844</b>		
Social Security number or ITIN		<b>xxx-xx-6777</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 10/10/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Robert J. Lyons	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	317 Richards Street Joliet, IL 60433	
<b>4. Debtor's attorney</b> Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/11/19

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 4/7/20**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **12/13/19 at 11:30 AM** , Location: **Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Robert J. Lyons  
 Debtor

Case No. 19-28844-PSH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: vgossett  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db +Robert J. Lyons, 317 Richards Street, Joliet, IL 60433-1859  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 28280196 +Automotive Credit Corp, 26261 Evergreen Rd, Southfield, MI 48076-4447  
 28280200 City of Chicago Dept. of Revenue, Camera Enforcement Violation, PO Box 88292,  
 Chicago, IL 60680-1292  
 28280201 +City of Chicago Parking, Department of Finance, P. O. Box 6330, Chicago, IL 60680-6330  
 28280206 +Holiday Inn Club Vacation, 8505 W Irlo Bronson Memo, Kissimmee, FL 34747-8217  
 28280207 +Illinois Tollway, PO Box 5544, Chicago, IL 60680-5491  
 28280209 +LVNF Funding, 625 Pilot Road, suite 213, Las Vegas, NV 89119-4485  
 28280212 +Secretary of State, Safety & Financial Responsibility, 2701 South Dirksen Parkway,  
 Springfield, IL 62723-1000  
 28280213 +Secretary of State License Renewal, 17 N State, Suite 1100, Chicago, IL 60602-3561  
 28280214 +St. Joseph Hosiptal, 333 N Madison, Joliet, IL 60435-8200  
 28280215 The Illinois Tollway, 2700 West Ogden Avenue, Downers Grove, IL 60515-1703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: davidsiegelbk@gmail.com Oct 12 2019 02:29:26 David M Siegel,  
 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Oct 12 2019 02:34:24 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28280195 +EDI: CINGMIDLAND.COM Oct 12 2019 05:53:00 AT&T, Bankruptcy Department,  
 5407 Andrew Highway, Midland, TX 79706-2851  
 28280191 +E-mail/Text: bankruptcy@rentacenter.com Oct 12 2019 02:36:29 Acceptance Now,  
 5501 Headquarters Dr, Plano, TX 75024-5837  
 28280192 +EDI: AFNIRECOVERY.COM Oct 12 2019 05:53:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097  
 28280193 +EDI: AQUAFINANCE.COM Oct 12 2019 05:53:00 Aqua Finance Inc, 1 Corporate Cove,  
 Wausau, WI 54401-1724  
 28280194 +EDI: PHINHARRIS Oct 12 2019 05:53:00 Arnold Scott Harris, P.C.,  
 111 W. Jackson Blvd. Ste. 600, Chicago, IL 60604-3517  
 28280197 EDI: CAPITALONE.COM Oct 12 2019 05:53:00 Cap One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 28280198 +EDI: CAPITALONE.COM Oct 12 2019 05:53:00 Cap One, 10700 Capital One Way,  
 Richmond, VA 23060-9243  
 28280199 +EDI: CAPONEAUTO.COM Oct 12 2019 05:54:00 Capital One Auto Finance, Po Box 259407,  
 Plano, TX 75025-9407  
 28280202 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 12 2019 02:38:47 Credit One,  
 Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
 28280203 +EDI: NAVIENTFKASMDOE.COM Oct 12 2019 05:53:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 28280205 EDI: BLUESTEM Oct 12 2019 05:54:00 FINGERHUT/WEBBANK, 6250 Ridgewood Rd.,  
 Saint Cloud, MN 56303-0820  
 28280204 EDI: BLUESTEM Oct 12 2019 05:54:00 Fingerhut, PO Box 1250, Saint Cloud, MN 56395-1250  
 28280208 EDI: JEFFERSONCAP.COM Oct 12 2019 05:53:00 Jefferson Capital Syst, 16 Mclelland Rd,  
 Saint Cloud, MN 56303  
 28280210 +EDI: AGFINANCE.COM Oct 12 2019 05:53:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
 28280211 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 12 2019 02:35:25 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: vgossett  
Form ID: 309I

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Oct 11, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Robert J. Lyons davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3